
**DECLARATION (37 CFR 1.63) FOR UTILITY APPLICATION
USING AN APPLICATION DATA SHEET (37 CFR 1.76)**

As the below named inventors, we declare that:

This declaration is directed to: The attached U.S. patent application, entitled:

Financial Methods and Systems.

We believe that we are the original and first inventors of the subject matter which is claimed and for which a patent is sought;

We have reviewed and understand the contents of the above-identified application, including the claims, as amended by any amendment specifically referred to above;

We acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to us to be material to patentability as defined in 37 CFR 1.56, including material information which became available between the filing date of the prior application and the National or PCT International filing date of the continuation-in-part application, if applicable; and

All statements made herein of our own knowledge are true, all statements made herein on information and belief are believed to be true, and further that these statements were made with the knowledge that willful false statements and the like are punishable by fine or imprisonment, or both, under 18 U.S.C. 1001, and may jeopardize the validity of the application or any patent issuing thereon.

FULL NAME OF INVENTORS

Inventor one: Brij Masand

Citizen of:

Signature: _____

Date: April 26, 2001

Inventor two: Vishwamitra RamaKrishna

Citizen of:

Signature: _____

Date: April 26, 2001

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Brij Masand and Vishwamitra RamaKrishna
Application No. Filed Herewith
Filed: April 26, 2001
Title: Financial Methods and Systems
Attorney Docket: Verilytics/Patent

**STATEMENT CLAIMING SMALL ENTITY STATUS
(37 CFR 1.9(f) & 1.27(c)) – SMALL BUSINESS CONCERN**

BOX PATENT APP
Honorable Commissioner of
Patents and Trademarks
Washington, D.C. 20231

Sir:

I hereby state that I am an official of, and empowered to act on behalf of, the small business concern identified below:

Name of Small Business Concern: Verilytics, Inc.
Address of Small Business Concern: 950 Winter Street
Suite 2900
Waltham, MA 02451

I hereby state that the above-identified small business concern qualifies as a small business concern as defined in 13 CFR Part 121 for purposes of paying reduced fees to the United States Patent and Trademark Office.

I hereby state that rights under contract or law have been conveyed to and remain with the small business concern identified above with regard to the invention described in the specification field herewith, with the title listed above.

If the rights held by the above-identified small business concern are not exclusive, each individual, concern, or organization having rights in the invention must file separate statements as to their status as small entities, and no rights to the invention are held by any person, other than the inventor, who would not qualify as an independent inventor under 37 CFR 1.9(c) if that person made the invention, or by any concern which would not qualify as a small business concern under 37 CFR 1.9(d), or a nonprofit organization under 37 CFR 1.9(e).

Each person, concern, or organization having any rights in the invention is listed below:

No such person, concern or organization exists.

Separate statements are required from each named person, concern or organization having rights to the invention, stating their status as small entities. (37 CFR 1.27)

I acknowledge the duty to file, in this application or any patent that issues thereon, notification of any change in status resulting in loss of entitlement to small entity status, prior to paying, or at the time of paying, the earliest of the issue fee or any maintenance fee due after the date on which status as a small entity is no longer appropriate. (37 CFR 1.28(b))

Name of Person Signing:

Nicole Benjamin

Title of Person if Other Than Owner:

Director of Legal Affairs

Address of Person Signing:

Verilytics, Inc.
950 Winter Street
Suite 2900
Waltham, MA 02451

Signature: _____

Dated: April 26, 2001